

Ex. '4'

Independent Foreclosure Review

January 4, 2013



***** SINGLE PIECE
79050-05-V001-0001742-ACKL-M3104
William Schulte
Melani Schulte
c/o Melani Schulte
9330 W. Sahara Ave, Suite 210
Las Vegas NV 89117



Your Request for Review Form has been received.

Reference Number: 1200270439

Property Address:

9500 Aspen Glow Dr
Las Vegas NV 89134

Si usted habla español, tenemos representantes que pueden asistirle en su idioma.

Dear William Schulte, Melani Schulte,

We have received a Request for Review Form for the property noted above. If you have requested an Independent Foreclosure Review, your request will now be evaluated to confirm eligibility.

If your request meets the eligibility requirements, it will be reviewed by an independent consultant. Your servicer will provide relevant documents along with any findings and recommendations related to your request to the independent consultant for review. Your servicer may be asked to clarify or confirm facts and disclose reasons for events that occurred related to the foreclosure process. You could be asked to provide additional information or documentation.

The Independent Foreclosure Review will determine if you suffered financial injury as a result of errors or other problems during the foreclosure process. You will receive a letter with the findings of the review and information about possible compensation or other remedy. Because the review process will be a thorough and complete examination of many details and documents, the review could take several months.

Please note, if you do not meet the eligibility requirements or the information you provided was not about errors or other problems during the foreclosure process, we will notify you within 90 days of this letter that your submission will not be reviewed by the Independent Foreclosure Review process.

If you have questions or need a Form by mail, call 1-888-277-8969, Monday through Friday, 8 a.m.–10 p.m. ET or Saturday, 8 a.m.–5 p.m. ET.

Sincerely,

Independent Review Administrator - Rust Consulting, Inc.

If you are currently represented by an attorney at law with respect to a foreclosure or bankruptcy case regarding this mortgage, please refer this letter to your attorney.

This letter is being sent to you at the request of federal bank regulators. This letter is not an attempt to collect a debt or to impose personal liability for any obligation, including, without limitation, any obligation that was discharged, or is subject to an automatic stay in bankruptcy under Title 11 of the United States Code.

Any information in connection with the Independent Foreclosure Review process will be available to the servicer(s) of your mortgage loan and will be shared with an independent consultant of that servicer(s). Where required to comply with the law, the servicer(s) may be compelled to provide this information in response to a legal process.

Under the April 13, 2011 Consent Orders governing the Independent Foreclosure Review, the Office of the Comptroller of the Currency and the Board of Governors of the Federal Reserve System have also directed servicers to use contact or personal information provided by the borrower in connection with the Independent Foreclosure Review only for purposes relating to the Independent Foreclosure Review process, including remediation efforts or other borrower communications.

If you would like the servicer's internal records to include updated contact or personal information that you provide in connection with the Independent Foreclosure Review process for the servicer's future correspondence or notices outside the Independent Foreclosure Review, then you must separately provide your new contact or personal information directly to the servicer.

The servicers may always use information obtained from publicly or commercially available sources to update borrower contact or personal information.

Llame al 1-888-277-8969 para hablar con un representante que le podrá brindar gratuitamente traducciones de la información que le envió la Revisión Independiente de la Ejecución Hipotecaria y responder a sus preguntas acerca de la Revisión Independiente de la Ejecución Hipotecaria. Esta información es precisa a la fecha de impresión y está sujeta a cambios sin previo aviso.

Call 1-888-277-8969 to speak to a representative that will be able to provide free translations of information sent to you from the Independent Foreclosure Review and answer your questions about the Independent Foreclosure Review. This information is accurate as of date of printing and is subject to change without notice.

Assistance is available in over 200 languages, including: Chinese, Korean, Vietnamese, Tagalog, Hmong and Russian.

提供中文幫助。

한국어 도움을 제공합니다.

Trợ giúp hiện có bằng tiếng Việt.

Available ang tulong sa wikang Tagalog.

Peb muaj cov neeg hais lus Hmoob pab nej.

Помощь на русском языке.

Consent Order Details

As part of consent orders issued on April 13, 2011 between certain residential mortgage servicers and their federal bank regulators, an Independent Foreclosure Review is being made available to individual borrowers who were part of a foreclosure action on their primary residence during the period of January 1, 2009 to December 31, 2010. Pursuant to the consent orders, each mortgage servicer has hired an approved independent consultant to review certain residential foreclosure actions to determine whether an individual borrower was financially injured as a result of any errors, misrepresentations or other deficiencies made during the foreclosure process.

The Independent Foreclosure Review is monitored by federal bank regulators from the Office of the Comptroller of the Currency and the Board of Governors of the Federal Reserve System.

REPRESENTATION OF PRINTED DOCUMENT



Account Information

Statement Date: 01/17/13
 Property Address: 9500 ASPEN GLOW DR
 LAS VEGAS NV 89134

Page 1 of 2

ACCOUNT NUMBER: [REDACTED]

Type of Mortgage	GOVERNMENT FIXED
Principal Balance	\$88,326.84
Interest Rate	7.50000%
Interest Year to Date	\$0.00

CitiMortgage



Customer service 1-800-283-7918*

Please reference your account number 0577014851 when calling.

*Calls are randomly monitored and recorded to ensure quality service.

00004967 BB 10Z 017 SIS0087D AMI 8 017



WILLIAM R SCHULTE
 MELANI SCHULTE
 7201 W LAKE MEAD BLVD STE550
 LAS VEGAS NV 89128-8364



NNNN-NNTT-NTNT-NTNN
 278020170049630001



Account Activity

	PAYMENTS RECEIVED	MONTHLY PAYMENT AMOUNT
Date		02/01/13
Principal		\$409.53
Interest		\$471.78
Escrow		\$168.37
Total Amount		\$1,049.78

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

Visit us at www.citimortgage.com

Monthly Highlights

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

THIS MORTGAGE ACCOUNT STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY. AS THIS DEBT MAY HAVE BEEN INCLUDED IN A BANKRUPTCY ACTION, OR MAY HAVE BEEN DISCHARGED, THIS IS NOT AN ATTEMPT TO COLLECT, RECOVER, OR OFFSET THE MORTGAGE INDEBTEDNESS AGAINST YOU PERSONALLY. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY AND CHAPTER 13 TRUSTEE, IF APPLICABLE.

CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

On 12/19/12, \$397.05 was paid for County Tax.

Due to year-end processing, payments received between 10 p.m. and Midnight ET on December 31, 2012, are posted in January 2013, but credited for December 31, 2012.

A tax and interest statement for 2012 income tax purposes is either enclosed with this monthly statement or will be mailed separately by January 31, 2013. To protect your identity, your full social security number will not be printed on the document but will be used in IRS reporting.

CITIMORTGAGE

Detach and return the bottom portion with payment. Retain the top portion for your records.

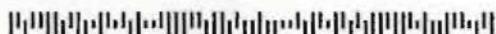
Account Number: [REDACTED] 51-7

WILLIAM R SCHULTE

Please designate how you want us to apply any additional funds. Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned.

Please check box to indicate mailing address/phone number changes and enter on reverse side.

Include account number on check and make payable to:



CITIMORTGAGE, INC.
 PO BOX 689196
 DES MOINES IA 50368-9196

See detail below:	Due Date:	Total Amount:
	02/01/13	\$1,049.78
Additional Principal:	\$	_____
Additional Escrow:	\$	_____
Additional Monthly Payment:	\$	_____
Total Amount Enclosed:	\$	_____

Please do not send cash. Please allow 7 to 10 days for postal delivery.
 To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

[REDACTED] 517 0000104978 0000104978 0000104978

INTERNET REPRINT
 CITI 4815 0285

REPRESENTATION OF PRINTED DOCUMENT

Check Date: Please deposit my Checking Account (Attach a voided check)
Please deposit my Savings Account (Attach a deposit slip)

Financial Institution Account # to be debited _____

Financial Institution: _____

Financial Institution Address: _____

Signature of Financial Institution Account Holder: _____

Date: _____

Please complete/sign this form and return it along with a voided check or deposit slip to: CitiMortgage, Inc., PO Box 6279, Sioux Falls, SD 57117

By signing above, you are indicating CitiMortgage, Inc. is automatically debit your account designated above for the amount of your total monthly mortgage payment. You understand that the debit amount may vary due to changes in your monthly payment (e.g., taxes, insurance, adjustable rate mortgages). CitiMortgage will provide you with written notice at least 10 days prior to any change in the debit amount. CitiMortgage is authorized to debit your account until they receive a written letter dated by you 4 days prior to the cancellation date. CitiMortgage can cancel the agreement at its option if 2 or more bank returns are received in 6 months. The monthly automatic debit will continue if you refinance with CitiMortgage. Return this form when you notify us to discontinue the service.

*Calls are randomly monitored and recorded to ensure quality service.

Monday-Friday
7:00 am-12:00 Midnight ET
Saturday
4:00 am-8:00 p.m. ET
Sunday
10:00 am-10:00 p.m. ET

Dial 711 from the U.S.
Dial 1-866-263-2050
from Puerto Rico

Collections
1-800-723-7905*
Monday-Friday
8:00 am-12:00 Midnight ET
Saturday-Sunday
8:00 am-8:00 p.m. ET

Please be sure to write your account number on your correspondence.

Regular Payments
CitiMortgage, Inc.
PO Box 689196
Des Moines, IA 50368-9196

Air Express Payments

CitiMortgage, Inc.
4741 161st St.
Urbandale, IA 50323-2402

**Credit Bureau Disputes/
Account Inquiries**

CitiMortgage, Inc.
PO Box 6243
Sioux City, SD 57117-6243

Insurance Claim Center

CitiMortgage, Inc.
PO Box 6635
Springfield, OH 45501-6635
1-866-344-2198

Tax Bills
CitiMortgage, Inc.
PO Box 23699
Rochester, NY 14692

Air Express Correspondence

CitiMortgage, Inc.
14700 Citicorp Drive, MC 0251
Hagerstown, MD 21742

**Property Insurance
Correspondence**

CitiMortgage, Inc.
PO Box 7756
Springfield, OH 45501
1-800-442-8744

Call 1-800-MORTGAGE today for all your refinancing or new home loan needs or visit www.citimortgage.com for more information regarding CitiBank mortgage products. We're here to help you find the best mortgage solution.

E-Z Pay: Your mortgage payments can be withdrawn automatically from your bank.

Phone Payments: Call 1-800-263-7918 to authorize immediate payment using funds directly from your checking account for a nominal fee. For greater convenience, phone payments can be made through our automated system.

Payoff: To request a payoff statement showing the total amount due and instructions for remitting the payoff funds please call 1-800-263-7918*.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

By calling 1-800-263-7918*, you may access automated account information, make requests for documents, and initiate transactions by using your Mortgage Account Number. This automated system allows you greater convenience by being available during and outside normal business hours.

For Residential Customers Only: PURSUANT TO § 6 OF RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: CITIMORTGAGE INC., ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10002 HAGERSTOWN, MD 21749-0002. A "qualified written request" is written correspondence, other than notice on a payment coupon or statement, which includes your name, account number and the reasons for the request.

DIRECT CREDIT BUREAU DISPUTE NOTICE: PURSUANT TO § 623 (b) (8) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.



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REPRESENTATION OF PRINTED DOCUMENT

CITIMORTGAGE, INC.
PO BOX 6243
SIOUX FALLS SD 57117-6243

Page 2 of 2

IMPORTANT TAX RETURN
INFORMATION BELOW

WILLIAM R SCHULTE
MELANI SCHULTE
7201 W LAKE MEAD BLVD STE550
LAS VEGAS NV 89128-8364

CitiMortgage, Inc.
For Information Call: 1-800-283-7918 **
Customer Service Hours:
Monday - Friday 7:00 AM - 12:00 MIDNIGHT ET
Saturday 8:00 AM - 8:00 PM ET
Sunday 10:00 AM - 10:00 PM ET
TTY Services: Dial 711 from the US;
Dial 1-866-280-2050 from Puerto Rico
Or visit our Website at WWW.CITIMORTGAGE.COM

NNNN-NNNN-NNNN-NNNN
27802017004953002

Account Number(s): [REDACTED] 851

Property Address:
9500 ASPEN GLOW DR
LAS VEGAS NV 89134

 CORRECTED (if checked)

RECIPIENT'S/LENDER'S name, address, and telephone number CITIMORTGAGE, INC. PO BOX 6243 SIOUX FALLS SD 57117-6243	* Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you actually paid by you, and not reimbursed by another person.	DMB No. 1545-0901 2012 Term 1098
RECIPIENT'S federal identification no. 13-3222578	PAYER'S social security number XXX-XX-[REDACTED]3	Copy B For Payer/Borrower The information in boxes 1, 2, and 3 is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points or because you did not report this refund of interest on your return.
PAYER'S/BORROWER'S name WILLIAM R SCHULTE MELANI SCHULTE	1 Mortgage interest received from payer(s)/borrower(s) \$ 2,790.65	1
Street address (including apt. no.) 7201 W LAKE MEAD BLVD STE550	2 Points paid on purchase of principal residence \$	2
City, state and ZIP code LAS VEGAS, NV 89128-8364	3 Refund of overpaid interest \$	3
Account number (see instructions) [REDACTED] 851	4	4

**Mortgage
Interest
Statement**

CMI-1098-0113

Form 1098

(keep for your records)

Department of the Treasury - Internal Revenue Service

Annual Tax and Interest Statement**SEE REVERSE SIDE FOR ADDITIONAL INFORMATION**

INTEREST INFORMATION
GROSS INTEREST APPLIED
NET INTEREST PAID(SEE BOX 1)

REAL ESTATE TAX INFORMATION
\$2,790.65
REAL ESTATE TAXES PAID
\$1,580.80

IMPORTANT MESSAGES

This 2012 Form 1098 contains information that will be reported to the Internal Revenue Service. Principal Balance and Real Estate Tax amounts are for informational purposes only. Refer to the back of this statement for other important messages and instructions. Please consult with your tax advisor or the Internal Revenue Service for any tax related questions.

REPRESENTATION OF PRINTED DOCUMENT

Instructions for Payer/Borrower

A person (including a financial institution, a governmental unit, and a cooperative housing corporation) who is engaged in a trade or business and, in the course of such trade or business, received from you at least \$600 of mortgage interest (including certain points) on any one mortgage in the calendar year must furnish this statement to you.

If you received this statement as the payer of record on a mortgage on which there are other borrowers, furnish each of the other borrowers with information about the proper distribution of amounts reported on this form. Each borrower is entitled to deduct only the amount he or she paid and points paid by the seller that represent his or her share of the amount allowable as a deduction. Each borrower may have to include in income a share of any amount reported in box 3.

If your mortgage payments were subsidized by a government agency, you may not be able to deduct the amount of the subsidy. See the Instructions for Form 1040, Schedule A, C, or E for how to report the mortgage interest. Also, for more information, see Pub. 936 and Pub. 535.

Payer's/Borrower's Identification number. For your protection, this form may show only the last four digits of your social security number (SSN), individual taxpayer identification number (ITIN), or adoption taxpayer identification number (ATIN). However, the issuer has reported your complete identification number to the IRS, and, where applicable, to state and/or local governments.

Account number. May show an account or other unique number the lender has assigned to distinguish your account.

Box 1. Shows the mortgage interest received by the recipient/lender during the year. This amount includes interest on any obligation secured by real property, including a home equity, line of credit, or credit card loan. This amount does not include points, government

subsidy payments, or seller payments on a "buy-down" mortgage. Such amounts are deductible by you only in certain circumstances.

Caution: If you prepaid interest in 2012 that accrued in full by January 15, 2013, this prepaid interest may be included in box 1. However, you cannot deduct the prepaid amount in 2012 even though it may be included in box 1. If you hold a mortgage credit certificate and can claim the mortgage interest credit, see Form 8396. If the interest was paid on a mortgage, home equity, line of credit, or credit card loan secured by your personal residence, you may be subject to a deduction limitation.

Box 2. Not all points are reportable to you. Box 2 shows points you or the seller paid this year for the purchase of your principal residence that are required to be reported to you. Generally, these points are fully deductible in the year paid, but you must subtract seller-paid points from the basis of your residence. Other points not reported in box 2 may also be deductible. See Pub. 936 to figure the amount you can deduct.

Box 3. Do not deduct this amount. It is a refund (or credit) for overpayment(s) of interest you made in a prior year or years. If you itemized deductions in the year(s) you paid the interest, you may have to include part or all of the box 3 amount on the "Other Income" line of your 2012 Form 1040. No adjustment to your prior year(s) tax return(s) is necessary. For more information, see Pub. 936 and *Itemized Deduction Recoveries* in Pub. 525.

Box 4. The interest recipient may use this box to give you other information, such as the address of the property that secures the debt, real estate taxes, or insurance paid from escrow.

REPRESENTATION OF PRINTED DOCUMENT

E-Z Pay Authorization Agreement

Login to [citimortgage.com](#) and register for E-Z Pay today or complete the form below.

1 Check One: Please debit my Checking Account (Attach a voided check)
 Please debit my Savings Account (Attach a deposit slip)

Financial Institution Account # to be debited: _____

2 Financial Institution _____

Financial Institution Address _____

Signature of Financial Institution Account Holder _____

Date _____

Please complete/sign this form and return it along with a voided check or deposit slip to: CitiMortgage, Inc., PO Box 6279, Sioux Falls, SD 57117
PLEASE DO NOT RETURN WITH YOUR MONTHLY STATEMENT.

By signing above you are authorizing CitiMortgage, Inc. to automatically debit your account designated above for the amount of your total monthly mortgage payment. You understand that the debit amount may vary due to changes in your monthly payment (e.g. Tax, escrow change, adjustable rate mortgage). CitiMortgage will provide you with written notice at least 10 days prior to any change in the debit amount. CitiMortgage is authorized to debit your account until they receive a written notice, signed by you, 4 days prior to the cancellation date. CitiMortgage can cancel this Agreement at its option or if 2 or more bank returns are received in 6 months. The monthly automatic debit will continue if you refinance with your existing CitiMortgage/Citibank Lender unless you notify us to discontinue the service.

Important Information To Help Us Serve You Better

Contact Information

*Calls are randomly monitored and recorded to ensure quality service.	
Customer Service	Please be sure to write your account number on your correspondence.
1-800-283-7918* Monday-Friday	Regular Payments CitiMortgage, Inc. PO Box 689196 Des Moines, IA 50368-9196
7:00 a.m.-12:00 Midnight ET Saturday	Tax Bills CitiMortgage, Inc. PO Box 23699 Rochester, NY 14692
8:00 a.m.-8:00 p.m. ET Sunday	Air Express Payments CitiMortgage, Inc. 4740 121st St. Urbandale, IA 50323-2402
10:00 a.m.-10:00 p.m. ET TTY Services: Dial 711 from the U.S.; Dial 1-866-280-2050 from Puerto Rico	Air Express Correspondence CitiMortgage, Inc. 1470D Citicorp Drive, MC 0251 Hagerstown, MD 21742
Collections 1-800-723-7906* Monday-Friday	Credit Bureau Disputes/ Account Inquiries CitiMortgage, Inc. PO Box 6243 Sioux Falls, SD 57117-6243
8:00 a.m.-12:00 Midnight ET Saturday-Sunday	Property Insurance CitiMortgage, Inc. PO Box 7706 Springfield, OH 45501 1-800-442-B774
8:00 a.m.-8:00 p.m. ET	Insurance Claim Center CitiMortgage, Inc. PO Box 8855 Springfield, OH 45501-8855 1-866-844-2198

Customer Service

By calling 1-800-283-7918*, you may access automated account information, make requests for documents, and initiate transactions by using your Mortgage Account Number. This automated system allows you greater convenience by being available during and outside normal business hours.

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Address & Phone Number Changes

Be sure to check box on reverse. Please print.

FIRST NAME _____

MI _____ LAST NAME _____

NEW MAILING ADDRESS _____

CITY _____ STATE _____ ZIP _____

NEW HOME PHONE _____ NEW WORK PHONE _____

UPDATE E-MAIL ADDRESS _____

HAVE YOU TRANSFERRED OWNERSHIP OF YOUR PROPERTY? YES NO



Account Information

Statement Date: 03/19/13
 Property Address: 9500 ASPEN GLOW DR
 LAS VEGAS NV 89134

ACCOUNT NUMBER: [REDACTED] 1-7

Type of Mortgage	GOVERNMENT FIXED
Principal Balance	\$88,326.84
Interest Rate	7.50000%
Interest Year to Date	\$0.00

Page 1 of 2

REPRESENTATION OF PRINTED DOCUMENT



CitiMortgage



Customer service 1-800-283-7918*

Please reference your account number 0577014851 when calling.

*Calls are randomly monitored and recorded to ensure quality service.

00005282 BB 10Z 078 SIS0079D AMI 8 078



WILLIAM R SCHULTE
 MELANI SCHULTE
 7201 W LAKE MEAD BLVD STE550
 LAS VEGAS NV 89128-8364

60281



Account Activity

	PAYMENTS RECEIVED	MONTHLY PAYMENT AMOUNT
Date		04/01/13
Principal		\$414.76
Interest		\$466.65
Escrow		\$168.37
Total Amount		\$1,049.78

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

NINN-NINN-NINN-NINN
 28520178002810001

Visit us at www.citimortgage.com!

Monthly Highlights

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

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CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

CNLASSBKG1011

▼ Detach and return the bottom portion with payment. Retain the top portion for your records. ▼

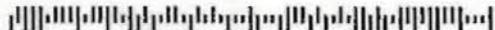
Account Number: [REDACTED] 1-7

WILLIAM R SCHULTE

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Please check box to indicate mailing address/phone number changes and enter on reverse side.

Include account number on check and make payable to:



CITIMORTGAGE, INC.
 PO BOX 689196
 DES MOINES IA 50368-9196

	Due Date:	Total Amount:
<u>See detail below:</u>	04/01/13	\$1,049.78
Additional Principal:	\$	-
Additional Escrow:	\$	-
Additional Monthly Payment:	\$	-
Total Amount Enclosed	\$	-

Please do not send cash. Please allow 7 to 10 days for postal delivery.
 To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

[REDACTED] 517 0000104978 0000104978 0000104978

INTERNET REPRINT

CITI 4815 0279

REPRESENTATION OF PRINTED DOCUMENT

E-Z Pay Authorization Agreement

Login to citmortgage.com and register for E-Z Pay today or complete the form below.

Please debit my Checking Account (Attach a voided check)
 Please debit my Savings Account (Attach a deposit slip)

Financial Institution Account # to be debited: _____

2 Financial Institution _____

Financial Institution Address _____

Signature of Financial Institution Account Holder _____

Date _____

Please complete/sign this form and return it along with a voided check or deposit slip to: CitiMortgage, Inc., PO Box 6279, Sioux Falls, SD 57117
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Important Information To Help Us Serve You Better

Contact Information

*Calls are randomly monitored and recorded to ensure quality service.

Customer Service

1-800-283-7918*

Monday-Friday

7:00 a.m.-12:00 Midnight ET

Saturday

8:00 a.m.-8:00 p.m. ET

Sunday

10:00 a.m.-10:00 p.m. ET

TTY Services:

Dial 711 from the U.S.

Dial 1-866-280-2050

from Puerto Rico

Collections

1-800-723-7906*

Monday-Friday

8:00 a.m.-12:00 Midnight ET

Saturday-Sunday

8:00 a.m.-8:00 p.m. ET

Please be sure to write your account number on your correspondence.

Regular Payments

CitiMortgage, Inc.
PO Box 689196
Des Moines, IA 50368-9196

Tax Bills

CitiMortgage, Inc.
PO Box 23689
Rochester, NY 14692

Air Express Payments

CitiMortgage, Inc.
4740 121st St.
Urbandale, IA 50323-2402

Air Express Correspondence

CitiMortgage, Inc.
14700 Citicorp Drive, MC 0251
Hagerstown, MD 21742

Credit Bureau Disputes/*

Account Inquiries
CitiMortgage, Inc.
PO Box 6243
Sioux Falls, SD 57117-6243

Property Insurance

Correspondence
CitiMortgage, Inc.
PO Box 7706
Springfield, OH 45501
1-800-442-8774

Insurance Claim Center

CitiMortgage, Inc.
PO Box 6835
Springfield, OH 45501-6835
1-866-844-2198

Mortgage Options

1-800-MORTGAGE (667-8424)

Call 1-800-MORTGAGE today for all your refinancing or new home loan needs, or visit www.citmortgage.com for more information regarding Citibank mortgage products. We're here to help you find the best mortgage solution!

Payment Information

E-Z Pay: Your mortgage payments can be withdrawn automatically from your bank.

Phone Payments: Call 1-800-283-7918* to authorize immediate payment using funds directly from your checking account for a nominal fee. For greater convenience, phone payments can be made through our automated system.

Payoff: To request a payoff statement showing the total amount due and instructions for remitting the payoff funds please call 1-800-283-7918*.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.



©2012 CitiMortgage, Inc. CitiMortgage, Inc. does business as Citibank Mortgage in NM. CitiMortgage, Inc. is an equal housing lender. Fixed Rate Home Equity Loans and Home Equity Lines of Credit are made available through Citibank, N.A. equal housing lender. Citi Arc Design and Citi and Arc Design are registered service marks of Citigroup Inc.

Address & Phone Number Changes

Be sure to check box on reverse. Please print.

FIRST NAME _____

MI LAST NAME _____

NEW MAILING ADDRESS _____

CITY _____ STATE _____ ZIP _____

NEW HOME PHONE _____ NEW WORK PHONE _____

ADDITIONAL E-MAIL ADDRESS _____

HAVE YOU TRANSFERRED OWNERSHIP OF YOUR PROPERTY? YES NO

REPRESENTATION OF PRINTED DOCUMENT

FACTS**WHAT DOES CITI DO WITH YOUR PERSONAL INFORMATION?**

Page 2 of 2

Rev. Jan 2013

**Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and employment information
- credit history and transaction history

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Citi chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Citi share?	Can you limit sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	YES	NO
For our marketing purposes — to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes — information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes — information about your creditworthiness	YES	YES
For nonaffiliates to market to you	YES	YES

To limit our sharing

- Mail the form below.

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us any time to limit our sharing.

Questions?

Call toll free 1-800-283-7918

Mail-in Form**Mark any/all you want to limit:**

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not share my personal information with nonaffiliates to market their products and services to me.

Name:

Address:

City, State, Zip:

Account #:

Mail to:

Citibank Service Center
Mail Stop CMP
PO Box 769022
San Antonio, TX 78245-9022

CMI-PVCY-0112



NNNN-NNNN-NNNN-NNNN
26502078005281002

REPRESENTATION OF PRINTED DOCUMENT

Page 2

Who we are	
Who is providing this notice?	This notice is provided by Citibank N.A. and CitiMortgage, Inc. CitiMortgage provides servicing on behalf of Citi affiliates, including Citibank N.A. and Citigroup Global Markets Realty Corp.
What we do	
How does Citi protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Citi collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ provide account information or give us your contact information ▪ provide employment information or apply for a loan ▪ give us your income information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes – information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ Our affiliates include companies with a Citi name; financial companies such as Citigroup Global Markets, Inc., and Banamex USA.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ Nonaffiliates we share with can include companies engaged in direct marketing and the selling of consumer products and services.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products and services to you.
Other important information	
For Vermont Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by Vermont law, such as to process your transactions or to maintain your account. In addition, we will not share information about your creditworthiness with our affiliates except with your authorization.	
For California Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account.	

REPRESENTATION OF PRINTED DOCUMENT



Account Information

Statement Date: 04/17/13
 Property Address: 9500 ASPEN GLOW DR
 LAS VEGAS NV 89134

ACCOUNT NUMBER: [REDACTED] 1-7

Type of Mortgage	GOVERNMENT FIXED
Principal Balance	\$91,200.59
Interest Rate	7.50000%
Interest Year to Date	\$0.00

Page 1 of 1



CitiMortgage



Customer service 1-800-263-7918*
 Please reference your account number 0577014851 when calling.
 Calls are randomly monitored and recorded to insure quality service.

0005411 BB 10Z 107 SIS0079D AMI 8 107



WILLIAM R SCHULTE
 MELANI SCHULTE
 7201 W LAKE MEAD BLVD STE550
 LAS VEGAS NV 89128-8364

005411

Visit us at www.citimortgage.com

Monthly Highlights

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

THIS MORTGAGE ACCOUNT STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY, AS THIS DEBT MAY HAVE BEEN INCLUDED IN A BANKRUPTCY ACTION, OR MAY HAVE BEEN DISCHARGED. THIS IS NOT AN ATTEMPT TO COLLECT, RECOVER, OR OFFSET THE MORTGAGE INDEBTEDNESS AGAINST YOU PERSONALLY. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY AND CHAPTER 13 TRUSTEE, IF APPLICABLE.

CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

NRNN-NRNP7-NSNSN-NSNSN
 28/02/107/0054110001

CMT-ESB/CA/10/11

Detach and return the bottom portion with payment. Retain the top portion for your records.

Account Number: [REDACTED] 1-7

WILLIAM R SCHULTE

Please designate how you want us to apply any additional funds. Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned.

Please check box to indicate mailing address/phone number changes and enter on reverse side.

Include account number on check and make payable to:



CITIMORTGAGE, INC.
 PO BOX 689196
 DES MOINES IA 50368-9196

Due Date:	Total Amount:
05/01/13	\$1,049.78

See detail below:

Additional Principal:

Additional Escrow:

Additional Monthly Payment:

Total Amount Enclosed:

\$	1	0	4	9	7	8
\$	1	0	4	9	7	8
\$	1	0	4	9	7	8
\$	1	0	4	9	7	8
\$	1	0	4	9	7	8

Please do not send cash. Please allow 7 to 10 days for postal delivery.
 To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

[REDACTED] 517 0000104978 0000104978 0000104978

INTERNET REPRINT

CITI 4815 0277

REPRESENTATION OF PRINTED DOCUMENT

E-Z Pay Authorization Agreement

Login to citimortgage.com and register for E-Z Pay today or complete the form below.

1 Check One: Please debit my Checking Account (Attach a voided check)
 Please debit my Savings Account (Attach a deposit slip)

Financial Institution Account # to be debited: _____

2 Financial Institution: _____

Financial Institution Address: _____

Signature of Financial Institution Account Holder: _____

Date: _____

Please complete/sign this form and return it along with a voided check or deposit slip to: CitiMortgage, Inc., PO Box 6279, Sioux Falls, SD 57117

PLEASE DO NOT RETURN WITH YOUR MONTHLY STATEMENT.

By signing above you are authorizing CitiMortgage, Inc. to automatically debit your account designated above for the amount of your total monthly mortgage payment. You understand that the debit amount may vary due to changes in your monthly payment (e.g., fees, escrow change, adjustable rate mortgage). CitiMortgage will provide you with written notice at least 10 days prior to any change in the debit amount. CitiMortgage is authorized to debit your account and they receive a written notice signed by you 4 days prior to the cancellation date. CitiMortgage can cancel this Agreement at its option or if 2 or more bank returns are received in 6 months. The monthly automatic debit will continue if you re-finance with your existing CitiMortgage/Citibank lender unless you notify us to discontinue the service.

Important Information To Help Us Serve You Better

Contact Information

*Calls are randomly monitored and recorded to ensure quality service.

Customer Service:
1-800-283-7918*
Monday-Friday

7:00 a.m.-12:00 Midnight ET

Saturday

8:00 a.m.-8:00 p.m. ET

Sunday

10:00 a.m.-10:00 p.m. ET

TTY Services:

Dial 711 from the U.S.
Dial 1-866-280-2050
from Puerto Rico

Collections:

1-800-723-7906*
Monday-Friday
8:00 a.m.-12:00 Midnight ET

Saturday/Sunday

8:00 a.m.-8:00 p.m. ET

Please be sure to write your account number on your correspondence.

Regular Payments

CitiMortgage, Inc.
PO Box 689196
Des Moines, IA 50368-9196

Tax Bills

CitiMortgage, Inc.
PO Box 23689
Rochester, NY 14692

Air Express Payments

CitiMortgage, Inc.
4740 121st St.
Urbandsie, IA 50323-2402

Air Express Correspondence

CitiMortgage, Inc.
14700 Citicorp Drive, MC 0251
Hagerstown, MD 21742

Credit Bureau Disputes/
Account Inquiries

CitiMortgage, Inc.
PO Box 6243
Sioux Falls, SD 57117-6243

Property Insurance

CitiMortgage, Inc.
PO Box 7706
Springfield, OH 45501
1-800-842-8774

Insurance Claim Center

CitiMortgage, Inc.
PO Box 8855
Springfield, OH 45501-8855
1-866-844-2198

Customer Service

By calling 1-800-283-7918*, you may access automated account information, make requests for documents, and initiate transactions by using your Mortgage Account Number. This automated system allows you greater convenience by being available during and outside normal business hours.

For Residential Customers Only: PURSUANT TO § 6 OF RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: CITIMORTGAGE, INC., ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10002, HAGERSTOWN, MD 21749-0002. A "qualified written request" is written correspondence other than notice on a payment coupon or statement, which includes your name, account number and the reason(s) for the request.

DIRECT CREDIT BUREAU DISPUTE NOTICE: PURSUANT TO § 623 (a) (8) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.



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Address & Phone Number Changes

Be sure to check box on reverse. Please print.

FIRST NAME: _____

MIDDLE NAME: _____

NEW MAILING ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____

NEW HOME PHONE: _____ NEW WORK PHONE: _____

ADD/UPDATE E-MAIL ADDRESS: _____

HAVE YOU TRANSFERRED OWNERSHIP OF YOUR PROPERTY? YES NO

REPRESENTATION OF PRINTED DOCUMENT



Account Information

Statement Date: 05/17/13
 Property Address: 9500 ASPEN GLOW DR
 LAS VEGAS NV 89134

ACCOUNT NUMBER: [REDACTED] 1-7

Type of Mortgage	GOVERNMENT FIXED
Principal Balance	\$91,200.59
Interest Rate	7.50000%
Interest Year to Date	\$0.00

Page 1 of 1

CitiMortgage

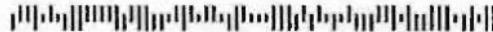
citi

Customer service 1-800-283-7918*

Please reference your account number 0577014851 when calling.

*Calls are randomly monitored and recorded to assure quality service.

00005931 BB 10Z 137 SIS0079D AM1 # 137



0659310

WILLIAM R SCHULTE
 MELANI SCHULTE
 7201 W LAKE MEAD BLVD STE550
 LAS VEGAS NV 89128-8364



NNNN-NNNN-NNNN-NNNN
 26502137009100001



Account Activity

	PAYMENTS RECEIVED	MONTHLY PAYMENT AMOUNT
Date	06/01/13	
Principal		\$419.96
Interest		\$461.45
Escrow		\$168.37
Total Amount		\$1,049.78

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

Visit us at www.citimortgage.com!

Monthly Highlights

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

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CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

CMI-SSBKc1015

Detach and return the bottom portion with payment. Retain the top portion for your records.

Account Number: [REDACTED] 1-7

WILLIAM R SCHULTE

Please designate how you want us to apply any additional funds. Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned.

Please check box to indicate mailing address/phone number changes and enter on reverse side.

Include account number on check and make payable to:



CITIMORTGAGE, INC.
 PO BOX 689196
 DES MOINES IA 50368-9196

See detail below:	Due Date:	Total Amount:
	06/01/13	\$1,049.78
Additional Principal:	\$	
Additional Escrow:	\$	
Additional Monthly Payment:	\$	
Total Amount Enclosed	\$	

Please do not send cash. Please allow 7 to 10 days for postal delivery.
 To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

[REDACTED] 517 0000104978 0000104978 0000104978

INTERNET REPRINT

CITI 4815 0275

REPRESENTATION OF PRINTED DOCUMENT

E-Z Pay Authorization Agreement

Login to citmortgage.com and register for E-Z Pay today or complete the form below.

1 Check One: Please debit my Checking Account (Attach a voided check)
 Please debit my Savings Account (Attach a deposit slip)

Financial Institution Account # to be debited: _____

2 Financial Institution: _____

Financial Institution Address: _____

Signature of Financial Institution Account Holder: _____

Date: _____

Please complete/sign this form and return it along with a voided check or deposit slip to: CitiMortgage, Inc., PO Box 6279, Sioux Falls, SD 57137

PLEASE DO NOT RETURN WITH YOUR MONTHLY STATEMENT.

By signing above you are authorizing CitiMortgage, Inc. to automatically debit your account designated above for the amount of your total monthly mortgage payment. You understand that the debit amount may vary due to changes in your monthly payment (e.g., late escrow charges, adjustable rate mortgages). CitiMortgage will provide you with written notice at least 10 days prior to any change in the debit amount. CitiMortgage is authorized to debit your account until they receive a written letter, signed by you, 4 days prior to the cancellation date. CitiMortgage can cancel this Agreement at its option if 6 or more bank returns are received in 6 months. The monthly automatic debit will continue if you refinance with your existing CitiMortgage/Citibank lender unless you notify us to discontinue the service.

Important Information To Help Us Serve You Better

Contact Information

*Calls are randomly monitored and recorded to ensure quality service.

Customer Service
1-800-283-7918*

Monday-Friday

7:00 a.m.-12:00 Midnight ET

Saturday

8:00 a.m.-8:00 p.m. ET

Sunday

10:00 a.m.-10:00 p.m. ET

TTY Services:

Dial 711 from the U.S.;
Dial 1-866-280-2050
from Puerto Rico

Collections

1-800-723-7906*

Monday-Friday

8:00 a.m.-12:00 Midnight ET

Saturday/Sunday

8:00 a.m.-8:00 p.m. ET

Please be sure to write your account number on your correspondence.

Regular Payments

CitiMortgage, Inc.
PO Box 689196
Des Moines, IA 50368-9196

Tax Bills

CitiMortgage, Inc.
PO Box 23589
Rochester, NY 14692

Air Express Payments

CitiMortgage, Inc.
4740 121st St.
Urbandale, IA 50323-2402

Air Express Correspondence

CitiMortgage, Inc.
14700 Citicorp Drive, MC 0251
Hagerstown, MD 21742

Credit Bureau Disputes/
Account Inquiries

CitiMortgage, Inc.
PO Box 6243
Sioux Falls, SD 57117-6243

Property Insurance

Credit Correspondence
CitiMortgage, Inc.
PO Box 7705
Springfield, OH 45501
1-800-442-8774

Insurance Claim Center

CitiMortgage, Inc.
PO Box 8855
Springfield, OH 45501-8855
1-866-844-2198

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DIRECT CREDIT BUREAU DISPUTE NOTICE PURSUANT TO § 623 (a) (8) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.



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Address & Phone Number Changes

Be sure to check box on reverse. Please print.

FIRST NAME: _____

MI: _____ LAST NAME: _____

NEW MAILING ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____

NEW HOME PHONE: _____ NEW WORK PHONE: _____

ADD/UPDATE E-MAIL ADDRESS: _____

HAVE YOU TRANSFERRED OWNERSHIP OF YOUR PROPERTY? YES NO

Mortgage Options

1-800-MORTGAGE (667-8424)

Call 1-800-MORTGAGE today for all your refinancing or new home loan needs, or visit www.citmortgage.com for more information regarding Citibank mortgage products. We're here to help you find the best mortgage solution!

Payment Information

E-Z Pay: Your mortgage payments can be withdrawn automatically from your bank.

Phone Payments: Call 1-800-283-7918* to authorize immediate payment using funds directly from your checking account for a nominal fee. For greater convenience, phone payments can be made through our automated system.

Payoff: To request a payoff statement showing the total amount due and instructions for remitting the payoff funds please call 1-800-283-7918*.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

REPRESENTATION OF PRINTED DOCUMENT



Account Information

Statement Date: 06/18/13
 Property Address: 9500 ASPEN GLOW DR
 LAS VEGAS NV 89134

ACCOUNT NUMBER: [REDACTED] 51-7

Type of Mortgage	GOVERNMENT FIXED
Principal Balance	\$91,200.59
Interest Rate	7.5000%
Interest Year to Date	\$0.00

Page 1 of 1

CitiMortgage



Customer service 1-800-263-7918*
 Please reference your account number 0577014851 when calling.
 *Calls are randomly monitored and recorded to ensure quality service.

00005330 BB 10Z 169 SIS0079D AMI 8 169



WILLIAM R SCHULTE
 MELANI SCHULTE
 7201 W LAKE MEAD BLVD STE550
 LAS VEGAS NV 89128-8364

NNNN-NNNN-NNNN-NNNN
26521690003296001

Account Activity

	PAYMENTS RECEIVED	MONTHLY PAYMENT AMOUNT
Date		07/01/13
Principal		\$422.59
Interest		\$458.82
Escrow		\$168.37
Total Amount		\$1,049.78

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

Visit us at www.citmortgage.com!

Monthly Highlights

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CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

On 06/18/13, \$430.00 was paid for Hazard Insurance.

CM1-SSBK-1011

▼ Detach and return the bottom portion with payment. Retain the top portion for your records. ▼

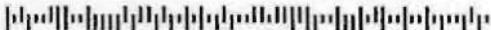
Account Number: [REDACTED] 51-7

WILLIAM R SCHULTE

Please designate how you want us to apply any additional funds. Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned.

Please check box to indicate mailing address/phone number changes and enter on reverse side.

Include account number on check and make payable to:



CITIMORTGAGE, INC.
 PO BOX 689196
 DES MOINES IA 50368-9196

	Due Date:	Total Amount:
See detail below:	07/01/13	\$1,049.78
Additional Principal:	\$	
Additional Escrow:	\$	
Additional Monthly Payment:	\$	
Total Amount Enclosed	\$	

Please do not send cash. Please allow 7 to 10 days for postal delivery.
 To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

[REDACTED] 517 0000104978 0000104978 0000104978

INTERNET REPRINT
 CITI 4815 0273

REPRESENTATION OF PRINTED DOCUMENT

Check One: Please debit my Checking Account (Attach a voided check)
 Please debit my Savings Account (Attach a deposit slip)
 Financial Institution Account # to be debited _____

Financial Institution _____
 Financial Institution Address _____
 Signature of Financial Institution account Holder _____
 Date _____

Please complete/sign this form and return it along with a voided check or deposit slip to: CitiMortgage, Inc., PO Box 6279, Sioux Falls, SD 57117

By signing above you are authorizing CitiMortgage, Inc. to automatically debit your account designated above for the amount of your monthly mortgage payment. You understand that the debt cannot be used to change in your monthly payment. If no fees increase, standard rate mortgage. CitiMortgage will provide you with written notice at least 15 days prior to any changes. The debit account CitiMortgage is authorized to debit your account until they receive a written bill signed by you, 4 days prior to the cancellation date. CitiMortgage can cancel this agreement at its option if 2 or more late returns are received in 6 months. The security agreement will contain a provision that you notify CitiMortgage before you apply for another service.

Please be sure to write your account number on your correspondence.

Monday-Friday 7:00 am-12:00 Midnight ET	Regular Payments CitiMortgage, Inc. PO Box 689196 Des Moines, IA 50368-9196
Saturday 8:00 am-6:00 p.m. ET	Tax Bills CitiMortgage, Inc. PO Box 23689 Rochester, NY 14692
Sunday 10:00 am-9:00 p.m. ET	Air Express Payments CitiMortgage, Inc. 4740 121st St. Urbandale, IA 50323-3402
Dial 711 from the U.S. Dial 1-866-200-2050 from Puerto Rico	Air Express Correspondence CitiMortgage, Inc. 14700 Citicorp Drive, MC 0202 Hagerstown, MD 21742
Collections 1-800-723-7906*	Credit Bureau Disputes/ Account Inquiries CitiMortgage, Inc. PO Box 6243 Sioux Falls, SD 57117-6243
Monday-Friday 5:00 am-12:00 Midnight ET	Property Insurance Correspondence CitiMortgage, Inc. PO Box 7770 Springfield, OH 45501 1-800-442-8774
Saturday Sunday 8:00 am-8:00 p.m. ET	Insurance Claim Center CitiMortgage, Inc. PO Box 5855 Springfield, OH 45501-8855 1-866-844-2198*

By calling 1-800-283-7918*, you may access automated account information, make requests for documents, and initiate transactions by using your Mortgage Account Number. This automated system affords you greater convenience by being available during and outside normal business hours.

For Residential Customers Only: PURSUANT TO § 6 OF RESPA, A "QUALIFIED WRITTEN REQUEST REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: CITIMORTGAGE, INC., ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10002, HAGERSTOWN, MD 21747-0002. A "qualified written request" is written correspondence, other than notice on a payment coupon or statement, which includes your name, account number and the reasons for the request.

DIRECT CREDIT BUREAU DISPUTE NOTICE: PURSUANT TO § 623 (a) (8) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.

Mortgage Account # _____
 You may choose to have your payment deducted on your due date or up to 15 days after the payment due date.

No Fees _____ Due Date Today 3day 4day 5day 6day 7day 8day
 \$10.00 Monthly Fee _____ Year 10day 11day 12day 13day 14day 15day

Additional Principal Per Month (Optional) \$ _____
 Additional Escrow Per Month (Optional) \$ _____

Call 1-800-MORTGAGE today for all your refinancing or new home loan needs, or visit www.citimortgage.com for more information regarding CitiBank mortgage products. We're here to help you find the best mortgage solution!

E-Z Pay: Your mortgage payments can be withdrawn automatically from your bank.

Phone Payments: Call 1-800-283-7918* to authorize immediate payment using funds directly from your checking account for a nominal fee. For greater convenience, phone payments can be made through our automated system.

Payoff: To request a payoff statement showing the total amount due and instructions for remitting the payoff funds please call 1-800-283-7918*.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.



©2012 CitiMortgage, Inc. CitiMortgage, Inc. does business as CitiCorp Mortgage. CitiMortgage, Inc. is an equal housing lender. Equal Credit Housing Equity Loans and Home Equity Lines of Credit are made available through CitiBank, N.A., equal Housing Lender. Citi Auto Design and Citi Van Lend Design are registered service marks of CitiMortgage, Inc.



Account Information

Statement Date: 07/17/13
 Property Address: 9500 ASPEN GLOW DR
 LAS VEGAS NV 89134

ACCOUNT NUMBER: [REDACTED] 1-7

Type of Mortgage	GOVERNMENT FIXED
Principal Balance	\$88,326.84
Interest Rate	7.5000%
Interest Year to Date	\$0.00

Page 1 of 1

REPRESENTATION OF PRINTED DOCUMENT



CitiMortgage



Customer service 1-800-283-7918*

Please reliance your account number 0577014851 when calling.
*Calls are randomly monitored and recorded to ensure quality service.

00005369 BB 10Z 198 SIS0079D AMI 8 198



WILLIAM R SCHULTE
 MELANI SCHULTE
 7201 W LAKE MEAD BLVD STE550
 LAS VEGAS NV 89128-8364

00369

NNNN-NNNN-NNNN-NNNN
2650219800053690001

Account Activity

	PAYMENTS RECEIVED	MONTHLY PAYMENT AMOUNT
Date		08/01/13
Principal		\$425.23
Interest		\$456.18
Escrow		\$168.37
Total Amount		\$1,049.78

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

Visit us at www.citimortgage.com!

Monthly Highlights

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

THIS MORTGAGE ACCOUNT STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY, AS THIS DEBT MAY HAVE BEEN INCLUDED IN A BANKRUPTCY ACTION, OR MAY HAVE BEEN DISCHARGED. THIS IS NOT AN ATTEMPT TO COLLECT, RECOVER, OR OFFSET THE MORTGAGE INDEBTEDNESS AGAINST YOU PERSONALLY. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY AND CHAPTER 13 TRUSTEE, IF APPLICABLE.

CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

CM11SSBK-1014

▼ Detach and return the bottom portion with payment. Retain the top portion for your records. ▼

Account Number: [REDACTED] 1-7

WILLIAM R SCHULTE

Please designate how you want us to apply any additional funds.
 Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned.

Please check box to indicate mailing address/phone number changes and enter on reverse side.

Include account number on check and make payable to:



CITIMORTGAGE, INC.
 PO BOX 689196
 DES MOINES IA 50368-9196

See detail below:	Due Date:	Total Amount:
	08/01/13	\$1,049.78
Additional Principal:	\$	[REDACTED]
Additional Escrow:	\$	[REDACTED]
	\$	[REDACTED]
	\$	[REDACTED]
Additional Monthly Payment:	\$	[REDACTED]
Total Amount Enclosed:	\$	[REDACTED]

Please do not send cash. Please allow 7 to 10 days for postal delivery.
 To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

[REDACTED] 517 0000104978 0000104978 0000104978

INTERNET REPRINT

CITI 4815 0271

REPRESENTATION OF PRINTED DOCUMENT

E-Z Pay Authorization Agreement

Login to citimortgage.com and register for E-Z Pay today or complete the form below.

1 Check One:

- Please debit my Checking Account (Attach a voided check)
- Please debit my Savings Account (Attach a deposit slip)

Financial Institution Account # to be debited: _____

2 Financial Institution

Financial Institution Address: _____

Signature of Financial Institution Account Holder: _____

Date: _____

Please complete/sign this form and return it along with a voided check or deposit slip to: CitiMortgage, Inc., PO Box 6279, Sioux Falls, SD 57117
PLEASE DO NOT RETURN WITH YOUR MONTHLY STATEMENT.

By signing above you are authorizing CitiMortgage, Inc. to automatically debit your account designated above for the amount of your total monthly mortgage payment. You understand that the debit amount may vary due to changes in your monthly payment (i.e. fees, escrow charges, adjustable rate mortgages). CitiMortgage will provide you with written notice at least 10 days prior to any change in the debit amount. CitiMortgage is authorized to debit your account until they receive a written notice signed by you 45 days prior to the cancellation date. CitiMortgage can cancel this Agreement at its option or if 2 or more bank returns are received in 6 months. The monthly automatic debit will continue if you refinance with your existing CitiMortgage lender unless you notify us to discontinue the service.

Important Information To Help Us Serve You Better

Contact Information

Customer Service	Please be sure to write your account number on your correspondence.		
1-800-283-7918*	Regular Payments	Tax Bills	
Monday-Friday	CitiMortgage, Inc. PO Box 689196 Des Moines, IA 50368-9196	CitiMortgage, Inc. PO Box 23689 Rochester, NY 14692	
7:00 a.m.-12:00 Midnight ET			
Saturday			
8:00 a.m.-8:00 p.m. ET			
Sunday			
10:00 a.m.-10:00 p.m. ET	Air Express Payments CitiMortgage, Inc. 4740 121st St. Urbandale, IA 50323-2402	Air Express Correspondence CitiMortgage, Inc. 14700 Citicorp Drive, MC 0251 Hagerstown, MD 21742	
TTY Services:	Credit Bureau Disputes/ Account Inquiries	Property Insurance Correspondence	
Dial 711 from the U.S.; Dial 1-866-280-2050 from Puerto Rico	CitiMortgage, Inc. PO Box 6243 Sioux Falls, SD 57117-6243	CitiMortgage, Inc. PO Box 7706 Springfield, OH 45501 1-800-442-8774*	
Collections 1-800-723-7906*	Insurance Claim Center CitiMortgage, Inc. PO Box 8855 Springfield, OH 45501-8855 1-866-844-298*		
Monday-Friday 8:00 a.m.-12:00 Midnight ET			
Saturday-Sunday 8:00 a.m.-8:00 p.m. ET			

Customer Service

By calling 1-800-283-7918*, you may access automated account information, make requests for documents, and initiate transactions by using your Mortgage Account Number. This automated system allows you greater convenience by being available during and outside normal business hours.

For Residential Customers Only: PURSUANT TO § 6 OF RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: CITIMORTGAGE, INC., ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10002, HAGERSTOWN, MD 21747-0002. A "qualified written request" is written correspondence, other than notice on a payoff coupon or statement, which includes your name, account number and the reason(s) for the request.

DIRECT CREDIT BUREAU DISPUTE NOTICE: PURSUANT TO § 623 (b) (8) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.



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Address & Phone Number Changes

Be sure to check box on reverse. Please print.

FIRST NAME _____

MIDDLE NAME _____

NEW MAILING ADDRESS _____

CITY _____ STATE _____ ZIP _____

NEW HOME PHONE _____ NEW WORK PHONE _____

ADD/UPDATE E-MAIL ADDRESS _____

HAVE YOU TRANSFERRED OWNERSHIP OF YOUR PROPERTY? YES NO

REPRESENTATION OF PRINTED DOCUMENT



Account Information

Statement Date: 08/19/13
 Property Address: 9500 ASPEN GLOW DR
 LAS VEGAS NV 89134

ACCOUNT NUMBER: [REDACTED]

Type of Mortgage	GOVERNMENT FIXED
Principal Balance	\$88,326.84
Interest Rate	7.5000%
Interest Year to Date	\$0.00

Page 1 of 1

CitiMortgage

CITI

Customer service 1-800-283-7918*

Please reference your account number 0577014851 when calling.
*Calls are randomly monitored and recorded to ensure quality service.

06005187 BB 10Z 231 SIS0079D AMI 8:231



WILLIAM R SCHULTE
 MELANI SCHULTE
 7201 W LAKE MEAD BLVD STE550
 LAS VEGAS NV 89128-8364

005186

NNNNNNNN-NNNN-NNNN
26022100160001

Account Activity

PAYMENTS RECEIVED	MONTHLY PAYMENT AMOUNT
Date	09/01/13
Principal	\$427.89
Interest	\$453.52
Escrow	\$168.37
Total Amount	\$1,049.78

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

Visit us at www.citimortgage.com!

Monthly Highlights

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CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

On 08/01/13, \$414.82 was paid for County Tax.

CMI-SSBK-1015

▼ Detach and return the bottom portion with payment. Retain the top portion for your records. ▼

Account Number: [REDACTED] -7

WILLIAM R SCHULTE

Please designate how you want us to apply any additional funds. Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned.

Please check box to indicate mailing address/phone number changes and enter on reverse side.

Include account number on check and make payable to:



CITIMORTGAGE, INC.
 PO BOX 689196
 DES MOINES IA 50368-9196

	Due Date:	Total Amount:
See detail below:	09/01/13	\$1,049.78
Additional Principal:	\$	
Additional Escrow:	\$	
	\$	
Additional Monthly Payment:	\$	
Total Amount Enclosed	\$	

Please do not send cash. Please allow 7 to 10 days for postal delivery.
 To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

[REDACTED] 517 0000104978 0000104978 0000104978

INTERNET REPRINT
 CITI 4815 0315

REPRESENTATION OF PRINTED DOCUMENT

E-Z Pay Authorization Agreement

Login to cilmortgage.com and register for E-Z Pay today or complete the form below.

1. Check One: Please debit my Checking Account (Attach a voided check)
 Please debit my Savings Account (Attach a deposit slip)

Financial Institution Account # to be debited:

2. Financial Institution

Financial Institution Address

Signature of Financial Institution Account Holder

Date

Please complete/sign this form and return it along with a voided check or deposit slip to: Cilmortgage, Inc., PO Box 6279, Sioux Falls, SD 57117
PLEASE DO NOT RETURN WITH YOUR MONTHLY STATEMENT.

By signing above you are authorizing Cilmortgage, Inc. to automatically debit your account designated above for the amount of your total monthly mortgage payment. You understand that the debt amount may vary due to changes in your monthly payment (e.g., fees, escrow charges, adjustable rate mortgages). Cilmortgage will provide you, with written notice at least 10 days prior to any change in the debt amount. Cilmortgage is authorized to debit your account until they receive a written letter, signed by you, 4 days prior to the cancellation date. Cilmortgage can cancel this agreement at its option or if 2 or more bank notices are received in 6 months. The monthly automatic debit will continue if you refinance with your existing Cilmortgage lender unless you notify us to discontinue the service.

Important Information To Help Us Serve You Better

Contact Information

Customer Service 1-800-283-7918* Monday-Friday 7:00 a.m.-12:00 Midnight ET Saturday 8:00 a.m.-8:00 p.m. ET Sunday 10:00 a.m.-10:00 p.m. ET	Please be sure to write your account number on your correspondence.
TTY Services: Dial 711 from the U.S.; Dial 1-866-280-2050 from Puerto Rico	Regular Payments Cilmortgage, Inc. PO Box 689196 Des Moines, IA 50368-9196
Collections 1-800-723-7906*	Tax Bills Cilmortgage, Inc. PO Box 23689 Rochester, NY 14692
Monday-Friday 8:00 am-12:00 Midnight ET Saturday-Sunday 8:00 a.m.-8:00 p.m. ET	Air Express Payments Cilmortgage, Inc. 4740 121st St. Urbandale, IA 50323-2402
	Air Express Correspondence Cilmortgage, Inc. 14700 Citicorp Drive, MC 0251 Hagerstown, MD 21742
	Credit Bureau Disputes/ Account Inquiries Cilmortgage, Inc. PO Box 6243 Sioux Falls, SD 57117-6243
	Property Insurance Correspondence Cilmortgage, Inc. PO Box 7706 Springfield, OH 45501 1-800-442-8774*
	Insurance Claim Center Cilmortgage, Inc. PO Box 8855 Springfield, OH 45501-8855 1-866-844-2198*

Customer Service

By calling 1-800-283-7918*, you may access automated account information, make requests for documents, and initiate transactions by using your Mortgage Account Number. This automated system allows you greater convenience by being available during and outside normal business hours.

For Residential Customers Only: PURSUANT TO § 5-6 OF RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: Cilmortgage, Inc., ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10002, HAGERSTOWN, MD 21747-0002. A "qualified written request" is written correspondence other than notice on a payment coupon or statement, which includes your name, account number and the reason(s) for the request.

DIRECT CREDIT BUREAU DISPUTE NOTICE: PURSUANT TO § 623 (b) (8) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.



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Address & Phone Number Changes

Be sure to check box on reverse. Please print.

FIRST NAME _____

MI LAST NAME _____

NEW MAILING ADDRESS _____

CITY _____ STATE _____ ZIP _____

NEW HOME PHONE _____ NEW WORK PHONE _____

ADDRESSEES E-MAIL ADDRESS _____

HAVE YOU TRANSFERRED OWNERSHIP OF YOUR PROPERTY? YES NO

Mortgage Account Information



Account Number: [REDACTED] 51-7
 Payment Date: 10/01/13
Payment Amount: \$1,159.40

Statement Date: 09/17/13

How to reach us

www.citimortgage.com

Bankruptcy Service Center: 1-866-613-5636*

Please reference your account number 0577014851 when calling.

*Calls are randomly monitored and recorded to ensure quality service.

Account Information

WILLIAM R SCHULTE
 MELANI SCHULTE
 Property Address: 9500 ASPEN GLOW DR
 LAS VEGAS NV 89134
 Type of Mortgage GOVERNMENT FIXED
 Outstanding Principal Balance \$88,326.84
 Interest Rate 7.50000%
 Interest Year to Date \$0.00

Account Activity since 08/19/13

	PAYMENT(S) RECEIVED	MONTHLY PAYMENT AMOUNT
Date		10/01/13
Principal		\$430.56
Interest		\$450.85
Escrow		\$277.99
Total Amount		\$1,159.40

Important Messages

TOTAL

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

THIS MORTGAGE ACCOUNT STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY, AS THIS DEBT MAY HAVE BEEN INCLUDED IN A BANKRUPTCY ACTION, OR MAY HAVE BEEN DISCHARGED. THIS IS NOT AN ATTEMPT TO COLLECT, RECOVER, OR OFFSET THE MORTGAGE INDEBTEDNESS AGAINST YOU PERSONALLY. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY AND CHAPTER 13 TRUSTEE, IF APPLICABLE.

CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

On 09/16/13, \$413.79 was paid for County Tax.

Welcome to your new monthly Mortgage Account Statement! We hope you will like the new format, which includes all the information you are accustomed to receiving. Watch for more changes coming by the end of the year that will make your statement even more informative.

Important Information About Your Escrow Analysis Statement

The month in which you receive an Annual Escrow Analysis Disclosure Statement has been changed. As a result, you may receive two of these statements within the next 12-month period. Your Annual Escrow Analysis Disclosure Statement will be completed in September 2013, with a new payment amount effective November 1, 2013. If you have any questions, please call us at the telephone number listed on the last page of the statement.

To ensure timely processing, please enclose your check and the coupon below in the envelope provided.

Account Number: [REDACTED] 51-7 Total Amount by 10/01/13: \$1,159.40



P.O. Box 6243
 Sioux Falls, SD 57117-6243

Mortgage
 Statement Enclosed

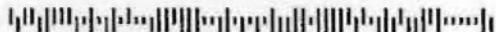
Please designate how you want us to apply any additional funds. Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned. Do not include cash or account inquiries with your payment.
 Please see reverse side for mailing address and phone number changes.

Additional
 Principal:
 Additional
 Escrow:
 Additional Late
 Charges:
 Additional Monthly
 Payment:
 Total Amount
 Enclosed

\$	[]	[]	[]	[]	[]	[]
\$	[]	[]	[]	[]	[]	[]
\$	[]	[]	[]	[]	[]	[]
\$	[]	[]	[]	[]	[]	[]
\$	[]	[]	[]	[]	[]	[]
\$	[]	[]	[]	[]	[]	[]
\$	[]	[]	[]	[]	[]	[]

Include account number on check. Make payable to CitiMortgage, Inc.

WY001505071 AT 0.384 LX011435 TMN 009167 0625



WILLIAM R SCHULTE
 MELANI SCHULTE
 7201 W LAKE MEAD BLVD STE550
 LAS VEGAS NV 89128-8364

CITIMORTGAGE, INC.
 PO BOX 689196
 DES MOINES IA 50368-9196



17500 0115940 0115940 0115940

517 0006

INTERNET REPRINT

CITI 4815 0313

REPRESENTATION OF PRINTED DOCUMENT

Circle one: Please debit my Checking Account (Attach a voided check)
 Please debit my Savings Account (Attach a deposit slip)

Financial Institution Account # to be debited _____

Financial Institution _____

Financial Institution Address _____

Signature of Financial Institution Account Holder _____

Date _____

Mortgage Account # _____

You may choose to have your payment deducted on your due date or up to 15 days after the payment due date.

No Fee: (Circle One) Due Day 6day 8day 10day 12day 14day 15day

\$10.00 Monthly Fee: (Circle) 6day 8day 10day 12day 13day 14day 15day

Additional Principal Per Month (Optional) \$ _____

Additional Escrow Per Month (Optional) \$ _____

Email _____

Please complete, sign and return this form along with a voided check or deposit slip to:

CitiMortgage, Inc.
 PO Box 5279
 Sioux Falls, SD 57117-5279

By signing above you are authorizing CitiMortgage, Inc. to automatically debit your account designated above for the amount of your total monthly mortgage payment. You understand that the debit amount may vary due to changes in your monthly payment (e.g. fees, escrow change, adjustable rate mortgage). CitiMortgage will provide you with written notice at least 10 days prior to any change in the debit amount. CitiMortgage is authorized to debit your account until they receive a written letter, signed by you, 4 days prior to the cancellation date. CitiMortgage can cancel the Agreement at its option or if 2 or more bank returns are received in 6 months. The monthly automatic debit will continue if you refinance with your existing Calbank lender unless you notify us to discontinue the service.

Please be sure to write your Mortgage Account Number on your correspondence.

	Regular Payments	Tax Bills
Monday-Friday	CitiMortgage, Inc. P.O. Box 5279 Des Moines, IA 50366-5279	CitiMortgage, Inc. P.O. Box 23089 Rochester, NY 14602
Saturday 6:00 a.m.-6:00 p.m. ET	Air Express Payments CitiMortgage, Inc. 4746 123rd St. Orlando, FL 32827-2982	Air Express Correspondence CitiMortgage, Inc. 14000 Citicorp Drive, MC 1251 Bagerstown, MD 21747
Sunday 10:00 a.m.-10:00 p.m. ET	Credit Bureau Disputes/ Account Inquiries CitiMortgage, Inc. P.O. Box 6243 Sioux City, SD 57117-6243	Property Insurance Correspondence CitiMortgage, Inc. P.O. Box 7706 Springfield, OH 45501
Call T/F from the U.S. and 1-866-263-2650 from Puerto Rico	Collections 1-800-723-7906* Monday-Friday 2:00 p.m.-12:00 Midnight ET Saturday-Sunday 8:00 a.m.-3:00 p.m. ET	Insurance Claim Center CitiMortgage, Inc. P.O. Box 3955 Springfield, OH 45501-8955 1-866-244-2982*

Customer Service: By calling 1-800-283-7918*, you may access automated account information, make requests for documents, and initiate transactions. This automated system is available 24 hours a day, offering convenience outside normal business hours.

Payoff: Call 1-800-283-7918* to request a **payoff statement** showing the total amount due and to hear instructions for paying your loan in full.

For Residential Customers Only: PURSUANT TO § 6 OF RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: CITIMORTGAGE, INC., ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10002, HAGERSTOWN, MD 21747-0002. A "qualified written request" is written correspondence other than notice on a payment coupon or statement, which includes your name, account number and the reason(s) for the request.

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Mortgage Options: Call _____ or visit _____ for all of your refinancing or new home loan needs and to learn more about CitiMortgage products. We're here to help you find the best mortgage solution.



*©2005 CitiMortgage, Inc. CitiMortgage, Inc. does business as Citibank Mortgage in NY. Fixed Rate Home Equity Loans and Home Equity Lines of Credit are made available through Citibank, N.A. equal housing lender. Citi, Citibank, Arc Design and Citi and Arc Design are registered service marks of Citigroup Inc. *Calls are randomly monitored and recorded to ensure quality service.

Please provide your new information here. If you provide your email address, we may use it to contact you about your account or to send you information about products and services you might find useful.

By providing your cell phone number, you agree that we may contact you at this number. You also agree to receive calls and messages, such as pre-recorded messages, calls and messages from automated calling systems, or text messages. Normal cell phone charges may apply.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account, or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Payment Information to help you manage your mortgage:

- **E-Z Pay:** Sign up to have your monthly mortgage payment automatically withdrawn from your bank account at www.citimortgage.com
- **Phone Payments:** Call 1-800-283-7918* to make an immediate payment using your checking account. For greater convenience, phone payments can be made through our automated system. A nominal fee may apply.

Mortgage Account Information

Citi

Account Number: [REDACTED] 51-7
 Payment Date: 11/01/13
 Payment Amount: \$721.99

Statement Date: 10/17/13

How to reach us

www.citilmortgage.com

Bankruptcy Service Center: 1-866-613-5636*

Please reference your account number 0577014851 when calling.
*Calls are randomly monitored and recorded to ensure quality service.

Account Information

WILLIAM R SCHULTE
 MELANI SCHULTE
 Property Address: 9500 ASPEN GLOW DR
 LAS VEGAS NV 89134
 Type of Mortgage: FIXED RATE LOAN
 Outstanding Principal Balance: \$102,504.17
 Interest Rate: 5.000000%
 Interest Year to Date: \$0.00

Account Activity

PAYMENT(S) RECEIVED	MONTHLY PAYMENT AMOUNT
Date	11/01/13
Principal	\$139.70
Interest	\$411.23
Escrow	\$171.06
Total Amount	\$721.99

Important Messages

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CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

Per your modification agreement, \$5,773.10 was written-off 09/19/13.

Per your modification agreement, \$873.69 was written-off 09/19/13.

Per your modification agreement, -\$6,319.39 was capitalized on 09/19/13.

Per your modification agreement, \$1,065.00 was written-off 09/19/13.

Per your modification agreement, \$600.00 was written-off 09/19/13.

Per your modification agreement, \$252.00 was written-off 09/19/13.

Per your modification agreement, \$673.50 was written-off 09/19/13.

Per your modification agreement, \$392.00 was written-off 09/19/13.

Per your modification agreement, \$500.24 was written-off 09/19/13.

Important messages continued on the next page

To ensure timely processing, please enclose your check and the coupon below in the envelope provided.

Account Number:	51-7	Total Amount by 11/01/13:	\$721.99
Please designate how you want us to apply any additional funds. Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned. Do not include cash or account inquiries with your payment.	Additional Principal:	\$	-
Please see reverse side for mailing address and phone number changes.	Additional Escrow:	\$	-
	Additional Late Charges:	\$	-
	Additional Monthly Payment:	\$	-
	Total Amount Enclosed	\$	-



P.O. Box 6243
 Sioux Falls, SD 57117-6243

Mortgage
 Statement Enclosed

00005039 C 26501290 DTF 00005039

WILLIAM R SCHULTE
 MELANI SCHULTE
 7201 W LAKE MEAD BLVD STE550
 LAS VEGAS NV 89128-8364

Include account number on check. Make payable to CitiMortgage, Inc.

CITIMORTGAGE, INC.
 PO BOX 689198
 DES MOINES IA 50368-9198



17500 0072199 0072199 0072199

517 0002

INTERNET REPRINT

CITI 4815 0309

REPRESENTATION OF PRINTED DOCUMENT

E-Z Pay Authorization Agreement

1 Circle one: Please debit my Checking Account (Attach a voided check)
 Please debit my Savings Account (Attach a deposit slip)

Financial Institution Account # to be debited: _____

2 Financial Institution _____
 Financial Institution Address _____

Signature of Financial Institution Account Holder _____

Date _____

3 Mortgage Account #: _____

4 You may choose to have your payment deducted on your due date or up to 15 days after the payment due date.

No Fee: (Circle) Due Date 1 day 2 day 3 day 4 day 5 day 6 day 7 day 8 day

\$10.00 Monthly Fee: (Circle) 9 day 10 day 11 day 12 day 13 day 14 day 15 day

Additional Principal Per Month (Optional) \$ _____

Additional Escrow Per Month (Optional) \$ _____

5 Email: _____

Login to www.citimortgage.com and register for E-Z Pay today or complete the form below.

Please complete, sign and return this form along with a voided check or deposit slip to:

CitiMortgage, Inc.
 PO Box 6279
 Sioux Falls, SD 57117-6279

PLEASE DO NOT RETURN WITH YOUR MONTHLY PAYMENT.

Your enrollment will be confirmed in writing at least 10 days prior to your first debit.

By signing above you are authorizing CitiMortgage, Inc. to automatically debit your account designated above for the amount of your total monthly mortgage payment. You understand that the debit amount may vary due to changes in your monthly payment (e.g. fees, escrow change, adjustable rate mortgage). CitiMortgage will provide you with written notice at least 10 days prior to any change in the debit amount. CitiMortgage is authorized to debit your account until they receive a written letter, signed by you, 4 days prior to the cancellation date. CitiMortgage can cancel the Agreement at its option or if 2 or more bank returns are received in 6 months. The monthly automatic debit will continue if you refinance with your existing Citibank lender unless you notify us to discontinue the service.

Important Information To Help Us Serve You Better

Please be sure to write your **Mortgage Account Number** on your correspondence.

Customer Service
1-800-283-7918*
 Monday-Friday
 7:00 a.m.-12:00 Midnight ET
 Saturday

8:00 a.m.-9:00 p.m. ET
 Sunday
 10:00 a.m.-10:00 p.m. ET

TTY Services:
 Dial 711 from the U.S.;
 Dial 1-866-280-2050
 from Puerto Rico

Collections
1-800-723-7906*
 Monday-Friday
 8:00 a.m.-12:00 Midnight ET
 Saturday-Sunday
 8:00 a.m.-9:00 p.m. ET

Regular Payments
 CitiMortgage, Inc.
 PO Box 689196
 Des Moines, IA 50368-9196

Air Express Payments
 CitiMortgage, Inc.
 4740 12st St.
 Urbandale, IA 50323-2402

Credit Bureau Disputes/
Account Inquiries
 CitiMortgage, Inc.
 PO Box 6243

Property Insurance
Correspondence
 CitiMortgage, Inc.
 PO Box 7706

Insurance Claim Center
 CitiMortgage, Inc.
 PO Box 8955

Customer Service: By calling 1-800-283-7918*, you may access automated account information, make requests for documents, and initiate transactions. This automated system is available 24 hours a day, offering convenience outside normal business hours.

Payoff: Call 1-800-283-7918* to request a payoff statement showing the total amount due and to hear instructions for paying your loan in full.

For Residential Customers Only: PURSUANT TO § 6 OF RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: CITIMORTGAGE, INC., ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10002, HAGERSTOWN, MD 21747-0002. A "qualified written request" is written correspondence, other than notice on a payment coupon or statement, which includes your name, account number and the reason(s) for the request.

DIRECT CREDIT BUREAU DISPUTE NOTICE: PURSUANT TO § 623 (a) (8) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.

Mortgage Options: Call 1-800-MORTGAGE* (667-8424) or visit www.citimortgage.com for all of your refinancing or new home loan needs and to learn more about Citibank mortgage products. We're here to help you find the best mortgage solution.



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Changed your mailing address or email?

Please provide your new information here. If you provide your email address, we may use it to contact you about your account or to send you information about products and services you might find useful.

Payment Information to help you manage your mortgage:

- **E-Z Pay:** Sign up to have your monthly mortgage payment automatically withdrawn from your bank account at www.citimortgage.com.
- **Phone Payments:** Call 1-800-283-7918* to make an immediate payment using your checking account. For greater convenience, phone payments can be made through our automated system. A nominal fee may apply.

By providing your cell phone number, you agree that we may contact you at this number. You also agree to receive calls and messages, such as pre-recorded messages, calls and messages from automated dialing systems, or text messages. Normal cell phone charges may apply.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Mortgage Account Information

citi

ACCOUNT NUMBER [REDACTED]-7

Per your modification agreement, \$1,352.26 was written-off 10/11/13.

201584



Mortgage Account Information



Account Number: [REDACTED] 51-7
 Payment Date: 12/01/13
Payment Amount: \$721.99

Statement Date: 11/19/13

How to reach us

www.citimortgage.com

Bankruptcy Service Center: 1-866-613-5636*

Please reference your account number 0577014851 when calling.
*Calls are randomly monitored and recorded to ensure quality service.

Account Information

WILLIAM R SCHULTE
 MELANI SCHULTE
 Property Address: 9500 ASPEN GLOW DR
 LAS VEGAS NV 89134
 Type of Mortgage FIXED RATE LOAN
 Outstanding Principal Balance \$102,380.34
 Interest Rate 5.000000%
 Interest Year to Date \$427.10

Account Activity

	PAYMENT(S) RECEIVED	MONTHLY PAYMENT AMOUNT
Date		12/01/13
Principal		\$140.28
Interest		\$410.65
Escrow		\$171.06
Total Amount		\$721.99

Important Messages

TOTALS

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

THIS MORTGAGE ACCOUNT STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY, AS THIS DEBT MAY HAVE BEEN INCLUDED IN A BANKRUPTCY ACTION, OR MAY HAVE BEEN DISCHARGED. THIS IS NOT AN ATTEMPT TO COLLECT, RECOVER, OR OFFSET THE MORTGAGE INDEBTEDNESS AGAINST YOU PERSONALLY. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY AND CHAPTER 13 TRUSTEE, IF APPLICABLE.

CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

Due to year-end processing, payments received between 10 p.m. and Midnight ET on December 31, 2013, are posted in January 2014, but credited for December 31, 2013.

Pursuant to Nevada law, CitiMortgage, Inc. is providing this notice to you, our existing customer. According to our policy, you may place your phone number on our internal Do-Not-Call list by either contacting us at our customer service number (800) 283-7918, or advising any CitiMortgage, Inc. telephone solicitor during a solicitation call to place your number on our list. For further information you may contact us at CitiMortgage, Inc., 1000 Technology Drive, O'Fallon, MO 63368 (800) 283-7918. Or you can contact the Nevada State Attorney General at Office of the Attorney General Nevada Department of Justice, Carson City Office, 100 North Carson Street, Carson City, Nevada 89701-4717, (775) 684-1100, Website: <http://ag.state.nv.us>.

To ensure timely processing, please enclose your check and the coupon below in the envelope provided.

Account Number: [REDACTED] 51-7

Total Amount by 12/01/13:

\$721.99



P.O. Box 6243
 Sioux Falls, SD 57117-6243

Mortgage
 Statement Enclosed

Please designate how you want us to apply any additional funds. Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned. Do not include cash or account inquiries with your payment. Please see reverse side for mailing address and phone number changes.

Additional Principal:
 Additional Escrow:
 Additional Late Charges:
 Additional Monthly Payment:
 Total Amount Enclosed:

\$	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
\$	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
\$	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
\$	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
\$	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
\$	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Include account number on check. Make payable to CitiMortgage, Inc.

CH00578933 1 AV 0.360 PB018188 TMN 011838 3093

[REDACTED]

WILLIAM R SCHULTE
 MELANI SCHULTE
 7201 W LAKE MEAD BLVD STE550
 LAS VEGAS NV 89128-8364

CITIMORTGAGE, INC.
 PO BOX 689196
 DES MOINES IA 50368-9196

[REDACTED]



17500 0072199 0072199 0072199

517 0002

INTERNET REPRINT
 CITI 4815 0307

REPRESENTATION OF PRINTED DOCUMENT

Circle one: Please debit my Checking Account (Attach a voided check)
 Please debit my Savings Account (Attach a deposit slip)

Financial Institution Account # to be debited _____

Financial Institution _____

Financial Institution Address _____

Signature of Financial Institution Account Holder _____

Date _____

Mortgage Account # _____

You may choose to have your payment deducted on your due date or up to 15 days after the payment due date.

No Fees (Circle One Date: 1 day, 2 day, 3 day, 4 day, 5 day, 6 day, 7 day, 8 day, \$10.00 Monthly Fee) (Circle) 1 day, 2 day, 3 day, 4 day, 5 day, 6 day, 7 day, 8 day

Additional Principal Per Month (Optional) \$ _____

Additional Escrow Per Month (Optional) \$ _____

Email _____

Please complete, sign and return this form along with a voided check or deposit slip to:

CitiMortgage, Inc.
 PO Box 6279
 Sioux Falls, SD 57117-6279

By signing above you are authorizing CitiMortgage, Inc. to automatically debit your account designated above for the amount of your total monthly mortgage payment. You understand that the debit amount may vary due to changes in your monthly payment (e.g. fees, escrow change, adjustable rate mortgage). CitiMortgage will provide you with written notice at least 10 days prior to any change in the debit amount. CitiMortgage is authorized to debit your account until they receive a written letter, signed by you, 4 days prior to the cancellation date. CitiMortgage can cancel the Agreement at its option or if 2 or more bank returns are received in 6 months. The monthly automatic debit will continue if you refinance with your existing Calbank lender unless you notify us to discontinue the service.

TOTALS

Please be sure to write your Mortgage Account Number on your correspondence.

	Regular Payments	Tax Bills
Monday-Friday 7:00 a.m.-9:29pm Midnight ET	CitiMortgage, Inc. PO Box 6279 Des Moines, IA 50366-9796	CitiMortgage, Inc. PO Box 23689 Rochester, NY 14689
Saturday 8:00 a.m.-5:00 p.m. ET	Air Express Payments CitiMortgage, Inc. 4740 12th St. Urbandale, IA 50327-6802	Air Express Correspondence CitiMortgage, Inc. M700 Chicago Drive, MC 0251 Hagerstown, MD 21742
(Sat 7:00 from the U.S. Sat 10:00-20:00 from Puerto Rico)	Credit Bureau Disputes/ Account Inquiries CitiMortgage, Inc. PO Box 383	Property Insurance Correspondence CitiMortgage, Inc. PO Box 7706 Springfield, OH 45501-8155
Collections 1-800-723-7906*	Insurance Claim Center CitiMortgage, Inc. PO Box 3855	1-800-442-9774*
Monday-Friday 8:00 a.m.-12:00 Midnight ET		
Saturday-Sunday 8:00 a.m.-3:00 p.m. ET		

Customer Service: By calling 1-800-283-7918*, you may access automated account information, make requests for documents, and initiate transactions. This automated system is available 24 hours a day, offering convenience outside normal business hours.

Payoff: Call 1-800-283-7918* to request a payoff statement showing the total amount due and to bear instructions for paying your loan in full.

For Residential Customers Only: PURSUANT TO § 626 OF RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: CITIMORTGAGE, INC., ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10002, HAGERSTOWN, MD 21747-0002. A "qualified written request" is written correspondence other than notice on a payment coupon or statement, which includes your name, account number and the reason(s) for the request.

DIRECT CREDIT BUREAU DISPUTE NOTICE: PURSUANT TO § 623 (a) (B) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.

Mortgage Options: Call 1-800-283-7918* or visit [www.citimortgage.com](#) for all of your refinancing or new home loan needs and to learn more about Citibank's mortgage products. We're here to help you find the best mortgage solution.



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Please provide your new information here. If you provide your email address, we may use it to contact you about your account or to send you information about products and services you might find useful.

Payment Information to help you manage your mortgage:

- E-Z Pay:** Sign up to have your monthly mortgage payment automatically withdrawn from your bank account at [www.citimortgage.com](#)
- Phone Payments:** Call 1-800-283-7918* to make an immediate payment using your checking account. For greater convenience, phone payments can be made through our automated system. A nominal fee may apply.

By providing your cell phone number, you agree that we may contact you at this number. You also agree to receive calls and messages, such as pre-recorded messages, calls and messages from automated dialing systems, or text messages. Normal cell phone charges may apply.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Mortgage Account Information



Account Number: [REDACTED] 351-7
 Payment Date: 01/01/14
Payment Amount: \$721.99

Statement Date: 12/17/13

How to reach us

www.citimortgage.com

Bankruptcy Service Center: 1-866-613-5636*

Please reference your account number 0577014851 when calling.

*Calls are randomly monitored and recorded to ensure quality service.

Account Information

WILLIAM R SCHULTE
 MELANI SCHULTE
 Property Address: 9500 ASPEN GLOW DR
 LAS VEGAS NV 89134
 Type of Mortgage FIXED RATE LOAN
 Outstanding Principal Balance \$102,380.34
 Interest Rate 5.000000%
 Interest Year to Date \$427.10

Account Activity

	PAYMENT(S) RECEIVED	MONTHLY PAYMENT AMOUNT
Date		01/01/14
Principal		\$140.87
Interest		\$410.06
Escrow		\$171.06
Total Amount		\$721.99

Important Messages

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

THIS MORTGAGE ACCOUNT STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY, AS THIS DEBT MAY HAVE BEEN INCLUDED IN A BANKRUPTCY ACTION, OR MAY HAVE BEEN DISCHARGED. THIS IS NOT AN ATTEMPT TO COLLECT, RECOVER, OR OFFSET THE MORTGAGE INDEBTEDNESS AGAINST YOU PERSONALLY. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY AND CHAPTER 13 TRUSTEE, IF APPLICABLE.

CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

On 12/13/13, \$413.79 was paid for County Tax.

Due to year-end processing, payments received between 10 p.m. and Midnight ET on December 31, 2013, are posted in January 2014, but credited for December 31, 2013.

A tax and interest statement for 2013 income tax purposes will be included with your next monthly statement or mailed separately by January 31, 2014. To protect your identity, your full social security number will not be printed on the document but will be used in IRS reporting.

To ensure timely processing, please enclose your check and the coupon below in the envelope provided.

Account Number: [REDACTED] 351-7

Total Amount by 01/01/14:

\$721.99



P.O. Box 6243
 Sioux Falls, SD 57117-6243

Mortgage
 Statement Enclosed

Please designate how you want us to apply any additional funds. Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned. Do not include cash or account inquiries with your payment.
 Please see reverse side for mailing address and phone number changes.

Additional
 Principal:
 Additional
 Escrow:
 Additional Late
 Charges:
 Additional Monthly
 Payment:
 Total Amount
 Enclosed \$

\$	[]	[]	[]	[]	[]	[]
\$	[]	[]	[]	[]	[]	[]
\$	[]	[]	[]	[]	[]	[]
\$	[]	[]	[]	[]	[]	[]
\$	[]	[]	[]	[]	[]	[]
\$	[]	[]	[]	[]	[]	[]
\$	[]	[]	[]	[]	[]	[]

Include account number on check. Make payable to CitiMortgage, Inc.

CITIMORTGAGE, INC.
 PO BOX 689196
 DES MOINES IA 50368-9196

00004930 1 26501783 DTF 00004930

[REDACTED]

WILLIAM R SCHULTE
 MELANI SCHULTE
 7201 W LAKE MEAD BLVD STE550
 LAS VEGAS NV 89128-8364

17500 0072199 0072199 0072199 [REDACTED] 8517 0002

INTERNET REPRINT

CITI 4815 0305

REPRESENTATION OF PRINTED DOCUMENT

Circle one: Please debit my Checking Account (Attach a voided check)
 Please debit my Savings Account (Attach a deposit slip)
 Financial Institution Account # to be debited _____

Financial Institution _____

Financial Institution Address _____

Signature of Financial Institution Account Holder _____

Date _____

Mortgage Account # _____

You may choose to have your payment deducted on your due date or up to 15 days after the payment due date.

No Fee: (Circle) Due Date: Day 0day 1day 4day 5day 6day 7day 8day
\$10.00 Monthly Fee: (Circle) 9day 10day 11day 12day 13day 14day 15day

Additional Principal Per Month (Optional) \$ _____

Additional Escrow Per Month (Optional) \$ _____

Email _____

Please complete, sign and return this form along with a Voided check or deposit slip to:

CitiMortgage, Inc.
 PO Box 6279
 Sioux Falls, SD 57117-6279

By signing above you are authorizing CitiMortgage, Inc. to automatically debit your account designated above for the amount of your total monthly mortgage payment. You understand that the debit amount may vary due to changes in your monthly payment (e.g. fees, escrow change, adjustable rate mortgage). CitiMortgage will provide you with written notice at least 10 days prior to any change in the debit amount. CitiMortgage is authorized to debit your account until they receive a written letter, signed by you, 4 days prior to the cancellation date. CitiMortgage can cancel the Agreement at its option if 2 or more bank returns are received in 6 months. The monthly automatic debit will continue if you refinance with your existing Citibank lender unless you notify us to discontinue the service.

Please be sure to write your Mortgage Account Number on your correspondence.

	Regular Payments	Tax Bills
Monday-Friday	CitiMortgage, Inc. PO Box 58976 Des Moines, IA 50388-976	CitiMortgage, Inc. PO Box 23697 Rochester, NY 14603
7:00 a.m.-12:00 Midnight ET		
Saturday	Air Express Payments CitiMortgage, Inc. 4740 E 1st St. Orlando, FL 32803-2740	Air Express Correspondence CitiMortgage, Inc. 4740 E 1st St. Orlando, FL 32803-2740
8:00 a.m.-4:00 p.m. ET		
Sunday		
10:00 a.m.-10:00 p.m. ET		
 Call F/T from the U.S.: Call 1-800-283-7918* from Puerto Rico	Credit Bureau Disputes/ Account Inquiries CitiMortgage, Inc. PO Box 6243 Sioux Falls, SD 57117-6243	Property Insurance Correspondence CitiMortgage, Inc. PO Box 7706 Springfield, OH 45501
 Collections 1-800-723-7906*	Insurance Claim Center CitiMortgage, Inc. PO Box 3955 Springfield, OH 45501-0955	1-800-442-5774*
Monday-Friday 8:00 a.m.-12:00 Midnight ET		
Saturday-Sunday 8:00 a.m.-3:00 p.m. ET		

Customer Service: By calling 1-800-283-7918*, you may access automated account information, make requests for documents, and initiate transactions. This service and system is available 24 hours a day, offering convenience outside normal business hours.

Payoff: Call 1-800-283-7918* to request a payoff statement showing the total amount due and to hear instructions for paying your loan in full.

For Residential Customers Only: PURSUANT TO § 606 OF RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: CITIMORTGAGE, INC., ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10002-HAGERSTOWN, MD 21747-0002. A "qualified written request" is written correspondence other than notice on a payment coupon or statement, which includes your name, account number and the reason(s) for the request.

DIRECT CREDIT BUREAU DISPUTE NOTICE: PURSUANT TO § 623 (a) (B) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.

Mortgage Options: Call 1-800-283-7918* or visit www.citimortgage.com for all of your refinancing or new home loan needs and to learn more about Citibank's mortgage products. We're here to help you find the best mortgage solution.



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Please provide your new information here. If you provide your email address, we may use it to contact you about your account or to send you information about products and services you might find useful.

353.8
351

By providing your cell phone number, you agree that we may contact you at this number. You also agree to receive calls and messages, such as pre-recorded messages, calls and messages from automated dialing systems, or text messages. Normal cell phone charges may apply.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Payment Information to help you manage your mortgage:

- E-Z Pay:** Sign up to have your monthly mortgage payment automatically withdrawn from your bank account at www.citimortgage.com
- Phone Payments:** Call 1-800-283-7918* to make an immediate payment using your checking account. For greater convenience, phone payments can be made through our automated system. A nominal fee may apply.